



HERITAGE

This Is November

Frost on the rooftops,
Dew on the grass,
Leaves drifting down,
Wherever we pass;
Wet windy weather,
Skies often gray,
Leaves piling up
Though raked every day.

Ice on the puddles,
Trees almost bare;
Mornings are chilly,
Breath on the air.
Squirrels are still busy,
Where nuts can be found,
Hiding their treasures
In hollows around.

Darkness comes early,
It's cozy indoors
With apples and popcorn
And books to explore.
The harvest is in
And all stored away;
Watch for the snowflakes
To come any day.

Harriet C. Whipple

Did you know there is a penalty for not having health insurance? If you do not have it the charge is \$95.00 per year for every uninsured adult and \$47.50 for a child. And the rates are going up. Next year it will be \$325.00 per adult and \$162.50 for those who are uninsured. The good news is the surcharges do not take affect if you are uninsured for less than 3 months of the year. On average the lowest coverage costs 8% of your total household income.

Go to for more info: www.Healthcare.gov/exemptions

Voting Day, Tuesday, November 4th. Don't forget to vote! If you need a ride to the polls, please call the City of Lowell Election Commission at 978-674-8606. The Council on Aging bus driver will bring you to and from your residence to your voting poll!

Veterans Day- November 11th-Happy Veteran's Day! The COA would like to send a big thank you and hug to all of our US Veterans both past & present. **All gave some...Some gave all!**

It's time to change the clocks on **November 2nd , don't forget, turn BACK your clocks!**

Happy Thanksgiving, Thursday Nov. 27th. The Lowell COA will be closed on Thursday, Nov. 27 & Friday, Nov. 28th! We hope you will be enjoying time with family and friends. ***There will be a complimentary Thanksgiving Dinner served at "The Elliot***

Presbyteria Church" , located at 273 Summer Street, Lowell, MA. For more information, please call (978)

452-3383.

The Lowell Council on Aging (LCOA) would like to thank all of our hardworking volunteers, who do so much for their senior center! I would like to say "Thank you"! To John King for donating 150 complimentary "Wendy's" shake gift certificates. I would also like to say thanks again to "Senior Whole Health" for bringing a beautiful "Mum" plant for a door prize.

Have a healthy, warm & toasty season.

Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles & more...



The City of **LOWELL** *Alive. Unique. Inspiring.*

CITY MANAGER

Kevin J. Murphy

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**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

\*\*\*\*\*

Corey A. Belanger

Edward J. Kennedy Jr..

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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Receptionist: Tara Donnelly
978-674-1171 ~ tdonnelly@lowellma.gov

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**Events / Trips Coordinator:** Kathy Carroll  
978-674-1169 ~ kcarroll@lowellma.gov  
Monday-Friday 6 am to 2 pm

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Volunteer: Sandra Breen
978-674-1176 ~ sbreen@lowellma.gov
Monday-Wednesday 6 am to 1 pm

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**Outreach Coordinator:** Amy (Medina) Leal  
978-674-1167 ~ aleal@lowellma.gov  
Monday-Thursday 9 am to 4 pm

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Volunteer Coordinator: Audrey McMahon
978-674-1166 ~ amcmahon@lowellma.gov
Tuesday-Thursday 10 am to 2 pm

~~~~~

**Minority Outreach Coordinator:** Linda Hin  
978-674-1173 ~ Lhin@lowellma.gov  
Monday-Friday Noon to 3 pm

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Outreach Volunteer: John R. Lawlor
978-674-1174 ~ jlawlor@lowellma.gov
Monday-Friday ~ Appt.. Hrs. 10 am - 3:40 pm

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**Outreach Volunteer:** Carol Violette Monday - Friday  
978-674-1168 9 am - 2 pm**S H I N E (Serving Health Insurance Needs for Elders)**Joan Gong 978-674-1172 Appointments held on  
MONDAY ONLY — 10 am to 1 pm

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Legal Services Assistance & Referrals
For an appointment call 978-458-1465

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**Pollard Library** 978-674-8634  
**COA Library Annex** 978-970-4186

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Lowell Senior Center Hours of Operation:
Monday—Friday: Open 6:00 am to 4:00 pm
Lunch served at 11:30 am
Saturday—Sunday: Open 7:00 am until 12 noon**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

Eleanor Belanger

Joyce Dastou

Andrew Hostetler

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

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**Next meeting: Monday,  
November 10th at 9:00am****FRIENDS of the  
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Dr. Joseph M. Downes Jr.

**VICE PRESIDENT**

Rita M. Mercier

**TREASURER**

Jacqueline Denison

**SECRETARY**

Claire Brodeur

**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

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Office hours vary

Call 978-674-1172

Meetings held on last Friday
of the month at 9:30 a. m.
Public welcome**BINGO Committee**Chairman — Lenny Gendron
Vice Chairman — Roland Thibeault
Treasurer — Claire Brodeur

LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds if no insurance purchased. The office is now open from 6:00 a. m. to 2:00 p. m. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage unless noted elsewhere

DAY TRIPS

November 6, Thursday ... Andrews Sisters Tribute: "Letters from Home" at White's of Westport, RI. This show takes you down memory land with hits like "Don't Sit Under the Apple Tree", "Rum & Coca-Cola", "Every Time We Say Goodbye", "Pistol Pack'n Mama", "Bei Mir Bist DuShon", "Shoo Shoo Baby" & Boogie Woogie BugleBoy; this high energy shows that will be honoring the men and women of our military. Doors open @ 11:30am. Lunch @ noon, choice of stuffed chicken breast or baked scrod. Leave from LCOA @ 9am. Departs for home at 3:30 pm. Cost \$65.

November 10, Monday ... Twin Rivers Casino. \$10 coin bonus. \$7 food voucher. Includes transportation: Cost \$30.

December 2, Tuesday ... A 50's & 60's Holiday Variety Show at White's of Westport, RI. Featuring Don Who & A Tribute to Brenda Lee with Cil Bee. Celebrate the holidays with this variety show that will make you laugh & cry and want to see it over and over again. Songs include: Let It Snow, Jingle Bell Rock, Grandma Got Run Over by a Reindeer, Elvis' Blue Christmas, Rockin' Around the Christmas Tree, and many more! Bus leaves from LCOA at 9:15 am, doors open at 11:30 am, meal choice of chicken or scrod. Doors open at 11:30 am, show begins at 1:45 pm, depart for home at 3 pm. Cost \$50.

December 4, Thursday ... Newport, RI Playhouse: "Lies, Cheat, & Genuflect." Two young men – gamblers who never win - have a rich uncle who is leaving all his money to a niece who is a nun - whom he has never seen! The uncle dies, and one of the nephews arrives as the niece, dressed as a nun! Full Buffet, Cabaret & Transportation. Bus leaves from LCOA. Cost \$55.

2015

April 17, Friday ... Bingo Bonanza at Wrights Farm Restaurant. Prizes galore with gift cards & more! Including famous family style Chicken Dinner. Cost \$34.

May 23, Saturday ... Newport RI Schooner & Mansion. Visit the historic mansions of Newport RI along Ocean Drive before a tour at The Breakers, the "Grandest" of the summer homes. Enjoy the Days of sailing as you sail Newport Harbor aboard the classic schooner Madeleine. Leaving Ayotte Garage
Cost \$109.

August 26, Wednesday ... Portsmouth & the Gundalow Cruise. The boats are shallow draft boats that were used to haul freight along the Piscatqua River. The boats have been recreated to provide educational tours. The boats are easily accessible and provide a fun way to learn about our maritime heritage. After the cruise enjoy lunch at the Common Man followed by a visit to Stonewall Kitchen, When Pig's Fly Bread sampling, & a photo op at Nubble Light. Cost \$89.

OVERNIGHT TRIPS

December 3-5, Wednesday—Friday ... A beautiful 3-day early Christmas at the spectacular White Mountain Hotel & Resort. Package includes: Yuletide Welcome Reception, 2 nights deluxe accommodations, 5 great meals ordered off the menu served in Ledges dining room (2 breakfasts, 1 luncheon, 2 dinners), 3 different holiday entertainment shows in our Echo Ballroom, trip to the Rocks Estate in Bethlehem, shopping at tax free stores & specialty shops. A visit from Santa Claus and a Christmas gift! Taxes, gratuities, use of all hotel amenities including year round heated pool & Jacuzzi,

health facilities, and game room also included. Check in at 3 pm, check out at 11 am. Cost \$405 dbl, \$505 sgl, \$385 trp.

2015

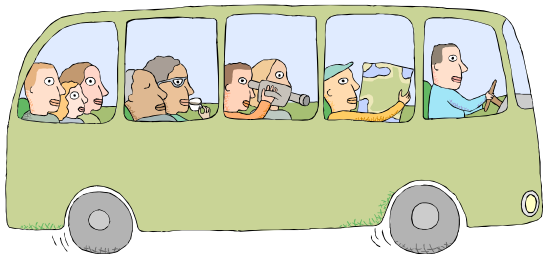
January 31-February 7, Saturday—Saturday ... MCS Divina Caribbean Cruise. Passport required. This is an ideal winter break! All meals and nightly entertainment incl. Inside cabins \$399. pp Balcony cabins \$599.pp . Leaves by air from Manchester, NH. Air fee \$330.pp, Gratuities and transfers \$121.pp, Cancellation penalties apply — Insurance Available. Tye's Top Tour & Travel, Credit card call 1-800-374-6819 or make checks payable to Lowell Senior Center. **(Passport required).**

March 16—18, Celebrate St Patrick's Day and Escape at the Irish Village on Cape Cod.
Features incl: Stop at the JFK library & at the Plymouth Winery, 2 nights of Irish entertainment, 3 breakfasts, 2 dinners, 1 lunch, and admission to Glass Museum. \$299. dbl., \$289. tpl, \$399. sgl. Tye's Top Tour & Travel Credit card call 1-800-374-6819 or make checks payable to Lowell Senior Center.

June 7-13, Sunday—Saturday ... Southern Charm featuring Historic Charleston in South Carolina, Savannah, Jekyll Island, and St. Simons Island in Georgia, St. Augustine & Jacksonville in Florida. 7 days, 9 meals (6 breakfasts, 3 dinners). Cost includes: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers. Trip includes guided tour, museums, gardens, & tram ride. Cost \$2,399 dbl, \$2,999 sgl, \$2,369 tpl.. Book by December 8, 2014 and save \$100 per person.

June 15-17, Tuesday—Thursday ... Boothbay Harbor. Tour features: round trip motorcoach, 2 nights at Fisherman's Wharf Hotel with tax and baggage service, 2 breakfasts, 1 dinner, Cabbage Island clambake, Carousel theater with dinner & entertainment, Shipyard Brewery tour with tasting and Coastal Maine Botanical Gardens. Tye's Top Tour & Travel 1-800-374-6819. Cost \$349 dbl, \$429 sgl, \$339 tpl.

October 28—November 4, Wednesday—Wednesday ... Irish Splendor featuring Dublin, Blarney Castle/Stone, Killarney, Cliffs of Moher, and Dromoland Castle. 8 days, 10 meals (6 breakfasts, 4 dinners). Incls: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers, St. Patrick's Cathedral, Guinness Storehouse, beautiful landscapes, Whiskey Distillery. Cost \$3,149 dbl,



Roger's \$5.00 Trips

Ages 60 to 101!

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

November tickets on sale: October 31st

3rd ... Monday ... Wrentham, MA Outlets
7th ... Friday Vanity Fair, & 99 Restaurant
Dartmouth, MA
10th ... Monday ... Christmas Tree & Weathervane
Restaurant, Lynnfield, MA
14th ... Friday Quincy Market, Boston, MA
17th ... Monday ... Hungry Traveler & Tom's Discount
20th ... Thursday ... Grand Buffet & Christmas Tree
Shop in Nashua, N. H.
24th ... Wednesday ... Frugal Fannies, Westwood, MA
and Kitty's restaurant

December tickets on sale: November 28th

16th ... Tuesday ... Café Luigi's, Bedford, MA
18th ... Thursday ... Weathervane and Christmas Tree
Shop, Nashua, N. H.
22nd ... Monday ... Joey's Diner Amherst, N. H. and
the Big Walmart, Salem, NH
29th ... Monday ... Ikea (Shopping & lunch) ,
Stoughton, MA



Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

The **Friends of the Library** is hosting its 3rd Annual "Children's Shopping Day" on Saturday, November 29—when children ages 4 to 14 can shop for gifts on their own (or with the help of friendly library volunteers) for families and friends. The children will also get help wrapping and tagging each gift. All proceeds will support library programs.

Items may include gently used donated knickknacks, DVDs, stationery, LEGOs, & toys. Other items: children's books, tools and gadgets, gifts for men or boys, unopened craft gifts, gift bags, tags, tissue paper, sports memorabilia, unopened puzzles and games, small sports equipment, men's ties, scarves, gloves, women's scarves and jewelry.

Donations are tax-deductible, so don't forget to ask for a "Donated Goods receipt."

Thank you for your support!

~~~~~ Rebuilding Together

Lowell, is looking for single family homeowners who live in the City of Lowell who are in need of repairs to their home, but who need help due to physical or financial constraints. We particularly look for projects to help homeowners stay in safe, warm, and dry living conditions. We work on projects such as installing energy efficient windows, repairing plumbing and electrical problems, repairing stairs or trip hazards, and installing grab bars, just to name a few. **Applications are due back by November 15th, 2014.** Applications will be available at the Lowell Senior Center, at the Lowell Veterans' Service Agents' office, on line or by calling (978) 458-7816.

About a month after the application deadline, we will schedule a time and date to come to your home to look at your projects and the board will decide on which

homes we can help this year. Because all work is performed by volunteers using donated materials there is no cost to the homeowner. If your home is selected, the work on the house will all be completed on the **last Saturday in April, which is April 25, 2015**. We look forward to receiving your applications.

~~~~~ Prescription Advantage

We have a new web-site! **www.prescriptionadvantagemag.org** Our new web-site includes: Benefit and eligibility information, The most recent application forms and rate sheets, and A secure, user-friendly on-line application.

Any questions? Please contact: Prescription Advantage Customer Service at 1-800-AGE-INFO (1-800-243-4636) Press 2. TTY: 1-877-610-0241

~~~~~ Handicapped Parking

Placards issued for a period of **(5) five years** are considered to have a **permanent** status for disabled parking. Placard holders with a **permanent status** will receive a renewed placard, **at the mailing address on record**, approximately one month prior to the expiration of their current placard.

Placards issued for a period of **(2) two to (24) twenty-four months** are considered to be **temporary** and will **require certification from your medical professional** that the parking benefit needs to be extended or made permanent. A person may use the RMV's Application for Disabled Parking or may send a doctor's request (recently dated and written on the doctor's professional letterhead). The Doctor must include:

1. Clinical diagnosis;
2. Duration disabled parking is needed; and

3. A statement whether the person:
 - a. is medically qualified to operate a motor vehicle safely;
 - b. should be evaluated by the Registry via a Road Competency Exam; or is not medically qualified to operate a motor vehicle safely.

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As most **SNAP** Coalition members know, October 1st is the start of the federal fiscal year. SNAP benefit amounts typically increase October 1st with a cost of living adjustment (COLA). The most important changes are:

- 2.6% increase in the maximum SNAP monthly benefit
- Increase in the "standard deduction" to \$155 for households of 1 - 3 persons, and other increases
- Increase in the shelter cap deduction to \$490 (the shelter cap applies to households without elders and persons with disabilities)
- Increase in value of the standard utility allowance (SUA) values.

### ~~~~~ Two Polling Locations Relocated

Following an outpouring of citizen feedback, the City of Lowell Election Commission voted to relocate two of the City's twenty polling locations on September 30, 2014. The Election Commission collaborated with voters, neighborhood leaders and community organizations to provide the best possible polling locations for the voters of Lowell. The Election Commission will continue to make improvements to polling locations to guarantee safety, equal accessibility and increased voter participation.

All voters impacted by these changes will be notified by mail prior to Election Day. 1st old location: Fr. Morrisette Manor Community Room & new location: St. Louis School Center. 2nd old location: Christian Church of Restoration & new location: (1168 Gorham Street)

## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc. (LVNA)**

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—

12:00 pm

**Dr. Gregory McNamara—Killer**

**Feet**—1st Friday of every month

ONLY IF 5 or more people sign-up before the 1st Friday of that month.

1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-**

**Rehab**—Question and Answer

sessions every Wednesday from

10:00—11:00 am

**Affordable Hearing with**

**Christopher Streeter**—Hearing

Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9—

11 am. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please

call 1-978-758-5378.

## Scam Alert

The Executive Office of Elder Affairs received an email about an elder receiving a phone call from “Medicare.” A very well spoken caller claimed they had “sent her a letter” prior to a doctor coming to her house to ensure the proper services were being provided. The caller wanted to send Dr. “X” to her house the following day.

### Medicare is NOT CALLING YOU!!

The elder said “this didn’t sound right” and felt very uncomfortable, but the caller gave her a phone number for verification. When she hung up, she called the Medicare contact number on her card

(1-800-633-4227) and was told it was a scam ... and that when they got to her house they would more than likely try to sell her insurance products. The elder proceeded to call her local police department to ask them to notify seniors. This is a story to share with others.



Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call. Misuse of Medicare dollars is one of the largest scams involving seniors. Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries.

Protect your Medicare number as you do your credit card, banking, and Social Security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.

Review your Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

## Getting Fit & Staying Fit



with Marian Silk

Mondays and Thursdays:

9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*

## YOGA

with Diana Kyricos

Mondays & Wednesdays 10-11 am

\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

[Diana@atmamoves.com](mailto:Diana@atmamoves.com)



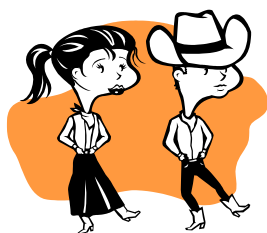
**MAH-JONGG**

Monday's

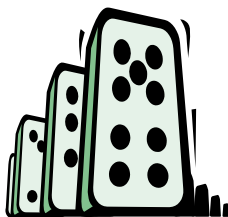
12:00—4:00 pm

**Country Line Dancing**

with Marcella Groulx

Tuesdays  
10:00 am—  
12:00 pm

\$5.00

**Dominoes**with Charlotte  
LandryTuesdays  
9:00—11:00 am**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays  
10:00 amGood for joints  
And FUN!**What is Ebola?**

Ebola, previously known as Ebola hemorrhagic fever, is a rare and deadly disease caused by infection with one of the Ebola virus strains. Ebola can cause disease in humans. Ebola was first discovered in 1976 near the Ebola River. Since then, outbreaks have appeared sporadically in Africa. The 2014 Ebola epidemic is the largest in history, affecting multiple countries in West Africa. The Centers for Disease Control and Prevention and its partners are taking many precautions to prevent the spread of Ebola within the United States; the risk of an outbreak is very low. CDC has also deployed teams of public health experts to West Africa and will continue to send experts to the affected countries.

How is Ebola spread? Ebola is spread through direct contact (through broken skin or mucous membranes) with: Blood or body fluids (including but not limited to urine, saliva, feces, vomit, and semen) of a person sick with Ebola; Objects (like needles and syringes) that have been contaminated with the virus; Infected animals; A person must be sick and have symptoms to transmit Ebola. Ebola is not spread through the air, water, or food.

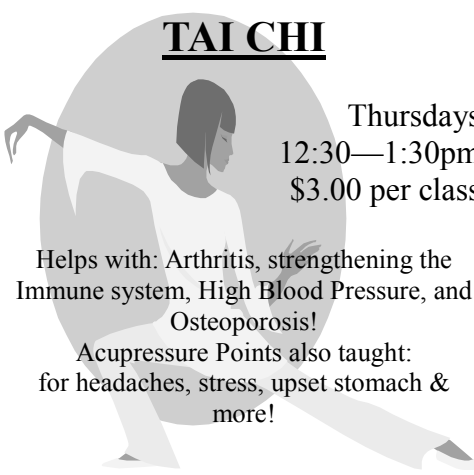
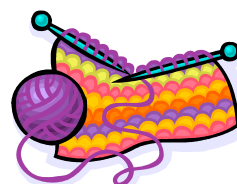
What are the symptoms of Ebola? After exposure to Ebola, symptoms may appear anywhere from 2 to 21 days later; the average is 8 to 10 days. Symptoms of Ebola may include: Fever (greater than 101.5°F); Severe headache; Muscle pain; Weakness; Diarrhea; Vomiting; Abdominal (stomach) pain; Unexplained hemorrhage (bleeding or bruising).

How do I protect myself against Ebola? The typical working environment does not involve the close, personal contact needed to transmit the virus. Therefore, Ebola is essentially impossible to spread in a normal workplace. Travel to West Africa should be avoided if at all possible. Air travel itself is not considered to be a risk in terms of transmitting the Ebola virus.

**Practice careful hygiene, including frequent hand washing at ALL times.**

**Quilting Lessons**Newcomers'  
welcome!Wednesdays  
12:30—3:00 pm**TAI CHI**Thursdays  
12:30—1:30pm  
\$3.00 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis!  
Acupressure Points also taught: for headaches, stress, upset stomach & more!

**Knitting & Crochet Group**Tuesdays  
12:00—3:00 pmNewcomers'  
welcome!



## Ending Veteran Homelessness Summit 2014

November 20, 2014  
Bedford VAMC

### Specialized Treatments and Programs to End Veteran Homelessness

- 8:00 - 9:00a Registration, Coffee, Networking (Pre-order lunch\*)
- 9:00 - 9:30a Welcome and Introductions
- 9:30 - 10:00a Keynote Speaker: Judge Mary Hogan Sullivan  
Veterans Treatment Court, Dedham MA
- 10:00 - 10:50a Innovative Interventions  
Addressing Legal Obstacles and/or Substance Abuse Issues  
contributing to Veteran Homelessness: Veterans Justice Outreach, (VJO),  
and Safe Haven, (low demand, transitional housing).
- 10:50 - 11:00a Break
- 11:00 - 12:00p Returning Homeless  
Addressing Unemployment, Divorce, Child Support, PTSD, Traumatic Brain  
Injuries and other factors contributing to homelessness of returning Veterans;  
The VITAL Program, (Veterans Integration to Academic Leadership)
- 12:00 - 1:00p Lunch and Networking  
\*Box lunches delivered from Panera Cares Cafe, (pre-order/purchase at  
morning registration if desired), or purchase lunch at VA Canteen
- 1:00 - 2:15p Supporting Recovery and Reintegration  
Peer Support, Family Treatment, Community Partnerships and Grants,  
Supported Services for Veterans and Families (SSVF), VASH
- 2:15 - 2:30p Wrap Up

Edith Nourse Rogers Memorial Veterans Hospital (Bedford VAMC)  
Auditorium (Enter through Main Entrance, Building 2)  
200 Springs Road, Bedford, MA 01730

For more information contact:  
Tim Driscoll, LICSW at 781-687-2733



**VA** HEALTH CARE | Defining  
**EXCELLENCE**  
in the 21st Century



They fought for our homes,  
we'll fight for theirs!

## Card Making Class

Wednesday,  
October 15th  
9:30 am



First come, first served basis. RSVP to reserve your spot. See Tara.

## YOGA for VETs

with Diana Kyriscos  
Wednesdays  
11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

## B - I - N - G - O

Every Wednesday

12:00—3:00 pm

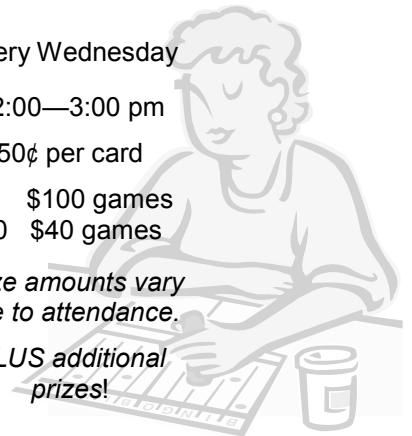
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary due to attendance.

PLUS additional prizes!



## Open Pantry of Greater Lowell to Open It's Doors on Fridays

Open Pantry has succeeded in raising enough money to purchase a new truck that will bring over 6,000 pounds of food to the pantry every week. This will allow us to open our doors an extra day. **Currently, there are no pantries that are open on Fridays** and area agencies have nowhere to refer clients from Friday to Monday. This became very apparent after the **Branch Street fire** this summer that occurred on a Thursday and there were only emergency food supplies available. Open Pantry is located at 13 Hurd Street, Lowell, MA. Pantry will be open from 9:00 am to 12:00 pm on Fridays.

## 5 Tips to Increase Your Income

In past generations, older adults looked to retire with three sources of income: savings, pensions, and Social Security. But no longer. With the decline of company pensions and financial markets taking a hit during the economic downturn, many seniors face less income than anticipated in retirement.

Here are 5 tips to boost your income and savings:

1. *Consider delaying retirement.* Did you know that by delaying the age you start to receive Social Security benefits, you can increase your benefit amount? While today's retirement age is 66, if you wait until age 70 or later to take Social Security, you could see a significant increase in your monthly payment. Check the Social Security fact sheet *When to Start Receiving Retirement Benefits* to learn more about this important decision.

2. *Determine whether it makes sense to go back to work.* Even if you've already stopped working and started getting Social Security, a part- or full-time job can help offset extra expenses. JobSource is a tool from NCOA that helps older adults assess their interests and skills, find training, and search for employment. Mature workers aged 55+ with very limited or no income might also consider the Senior Community Service Employment Program (SCSEP). SCSEP provides training and part-time community service work that for most people leads to full-time jobs. Find a SCSEP office near you.

3. *See if other programs can help with your expenses.* Depending on your income, you might be eligible for help from public and private programs that can help pay for your health care, prescriptions, food, utilities, and more.

4. *Consider tapping your home equity.* If you own your home, you may want to consider freeing up income by tapping into your home equity. There are several ways to do this, including taking out a home equity loan, a home equity line of credit (HELOC), or a reverse mortgage. A home equity loan, sometimes called a second mortgage, gives you a lump sum of money with a fixed repayment schedule. This type of loan could be a good choice if you have a home improvement project or if you want to consolidate debt. A HELOC allows you to get money when you need extra cash and only pay interest on the amount that you borrow. HELOCs make sense if you want a "rainy day" fund or cash to pay for major purchases like a new furnace.

A reverse mortgage is a type of home loan that allows seniors to convert the equity in their home to cash to meet a wide range of financial needs. With a reverse mortgage, the lender pays you. The homeowner makes no payments, and all interest is added to the loan. A reverse mortgage must be repaid when you move or sell the property or the last borrower does, or by your heirs upon your death.

5. *Get financial help from family.* If you need cash to pay for medical bills or caregiver expenses, asking your family for support might be a good way to preserve this asset. Adult children need to be careful that these extra costs do not disrupt their financial plans and their ability to save for their own retirement. It is often difficult but important for families to discuss finances and options realistically. The government has made it less costly for families to pay medical bills or elder care if the taxpayer can claim an elderly relative as a dependent. This can make it easier to support older relatives who want to stay at home. It also helps ease the burden that caregiving can place on your family. Find out more about these deductions in IRS Publication 502.

## Anxiety Support Group

with Steve Coupe

Fridays  
2:00—3:45 pm





## Fallon Senior Plan Meeting

Monday, November 17  
10:00 am

Aging into Medicare? Qualify for a special election period? A Fallon Senior Plan representative will be at the Lowell Senior Center to discuss the Fallon Senior Plan options for 2014. Please stop by to learn more about one of your Medicare Options.



| MONDAY                                                                                                                                                                                                                                                                                                                                                                                              | TUESDAY                                                                                                                                                                                                                                                                                                               | WEDNESDAY                                                                                                                                                                                                                                                                                                                                   | THURSDAY                                                                                                                                                                                                                                                                                                                                              | FRIDAY                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.<br>7-9 Breakfast Program 50¢<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian Silk \$2<br>10 Hula Dancing w/ Kim Stevens<br>10-11 Yoga for Seniors \$5<br><b>10 am-Fallon—members only</b><br>10-1 SHINE councilor—<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B                         | 4.<br>7-9 Breakfast Program 50¢<br><b>7 am-VOTING DAY!</b><br><b>Be sure to check your polling Location.</b><br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing \$5<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crocheting | 5.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNP<br>10-11 Yoga for Seniors \$5<br>11-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together                                   | 6.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>12:30-1:30 Tai Chi-New Day<br>1:45-2:45 CTI Bone builders B                                                                                                                            | 7.<br>7-9 Breakfast Program 50¢<br>8:00 Foot Doctor McNamara<br>9:30 Personal Computer/Tablet Assistance with Pierre<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1.00<br>2-3:45 Anxiety Support Group with Steve Coupe                                                                                                                            |
| 10.<br>7-9 Breakfast Program 50¢<br>8:30 CTI Bone Builders A<br>9:00 COA BOARD MEETING<br>9:00 Getting Fit w/Marian Silk \$2<br>10 Hula Dancing w/ Kim Stevens<br>10-11 Yoga for Seniors \$5<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B | 11.<br><b>Veteran's Day</b><br><br><b>CLOSED</b><br><br>                                                                                                                                                                          | 12.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNP<br>10:15-LGH Cancer Presentation<br>10-11 Yoga for Seniors \$5<br>11-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together | 13.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br>9-11 Hearing Aid Maintenance, equipment test & hearing test<br><b>10am-Tufts Open enrollment Member education mtg.</b><br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12:30-1:30 Tai Chi-New Day<br>12-3:45 Cards: 45's & Whist<br>1:45-2:45 CTI Bone builders B | 14.<br>7-9 Breakfast Program 50¢<br><b>9:00 Veterans Breakfast (All Vet's of all ages welcomed)</b><br><b>Guitarist Mark Brack</b><br><b>9:30 am-Speaker-Brigham &amp; Women's Sleep Seminar/ Study</b><br>9:30 Personal Computer/Tablet Assistance with Pierre<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1.00,<br>2-3:45 Anxiety Support Group |
| 17.<br>7-9 Breakfast Program .50 cents<br>8:30-9:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian Silk \$2<br><b>10:00 Fallon Senior Plan</b><br>10-11 Yoga for Seniors \$5<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>10 Hula Dancing w/ Kim Stevens<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal              | 18.<br>7-9 Breakfast Program 50¢<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12:30 LVNA Blood Pressure<br>10-12 Country Line Dancing \$5<br><b>10-12 PM SAFELINK WIRELESS SEMINAR</b><br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crocheting                              | 19.<br>7-9 Breakfast Program 50¢<br>9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RN BP<br>9:30 Card Workshop \$5<br>10-11 Yoga for Seniors \$5<br>11-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together           | 20.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br><b>9 am "A lighter nest seminar" Clutter free home</b><br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12:30-1:30 Tai Chi-New Day<br>1pm-Ferber & Beasley Optimal Estate Planning<br>12-3:45 Cards: 45's & Whist<br>1:45-2:45 CTI Bone Builders B                 | 21.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/Tablet Assistance with Pierre<br>10-3 Thanksgiving Dinner<br>Dance \$7, DJ David Garnick<br>Turkey Dinner with all the fixings<br>11:30-3:45 Poker<br>11:45 Wii Games<br>2-3:45 Anxiety Support Group with Steve Coupe                                                                                                                 |

|                               |                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1:45-2:45 C11 Bone Builders B | 24.<br>7-9 Breakfast Program 50¢<br>8:30-9:30 CTI Bone Builders A<br><b>9 am Carol's Custom Craft class for the holidays</b><br>9:00 Getting Fit w/Marian Silk \$2<br>10-Fallon Insurance Mtg.<br>10 Hula Dancing w/ Kim Stevens<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal | 25.<br>7-9 Breakfast Program with a suggested 50¢ donation<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing \$5<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br><b>12 NOON — 3 pm-Brown Bag Pick Up</b><br>Noon Cribbage<br>12-3 Knitting & Crocheting | 26.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNP<br><b>NO</b> Yoga for Seniors \$5<br><b>NO</b> Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together | 27.<br><b>HAPPY THANKSGIVING</b><br>                                                                                                                                                                                                                                                                                                  | 28.<br><b>CLOSED</b><br> | 9/15 \$50 JOSEPH MOREAU<br>9/16 \$50 STEPHANIE HEBERT<br>9/17 \$75 KAY DESRISSEAU<br>9/18 \$50 JOAN CAMIRE<br>9/19 \$100 TERRY VEZINA<br>9/20 \$50 LENNY GENDRON<br>9/21 \$50 VIOLET REYNOLDS<br>9/22 \$50 MARGARET O'BRIEN<br>9/23 \$50 DEANA TOSCANO<br>9/24 \$75 JEANNE GARNEAU<br>9/25 \$50 ROSE DEJESUS<br>9/26 \$100 JOHN LEBLANC<br>9/27 \$50 BEA MCLUIN<br>9/28 \$50 RICHARD BEAUDOIN<br>9/29 \$50 MOE MAILLE<br>9/30 \$50 ANN STEWART |
|                               |                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                    | <b>FRIENDS Calendar Raffle Winners</b><br>9/1 \$50 JEAN RACINE<br>9/2 \$50 ROLAND PROVENCIER<br>9/3 \$75 MARGARET FLINT<br>9/4 \$50 EFFIE TYROS<br>9/5 \$50 BETTY MULDOON<br>9/6 \$50 PAT CARON<br>9/7 \$50 ROSE DUTNEY<br>9/8 \$50 CAROL BISHOP<br>9/9 \$50 JOSEPH DONOGHUE<br>9/10 \$75 ELIZABETH JARRETT<br>9/11 \$50 PEARL RIVARD<br>9/12 \$100 ARLENE PSARRIS<br>9/13 \$50 CAROLE SMELSTOR<br>9/14 \$50 ANN REGAN |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                |

# SponSors



# Lunch Menu



**Lunch is served at 11:30 am.** Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

**Sunday      Monday      Tuesday      Wednesday      Thursday      Friday      Saturday**

|                                                                        |                                                                 |                                                                      |                                                                 |                                                                 |                                                                 |                                                                     |
|------------------------------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------|
|                                                                        |                                                                 |                                                                      |                                                                 |                                                                 |                                                                 | 1. Pork pie, potatoes, peas, wheat roll, orange                     |
| 2. Meatloaf, potatoes, wax beans, rye bread, pears                     | 3. Stuffed shells, green beans, wheat bread, apricots           | 4. Chicken Dippers, rice, carrots, wheat bread, peaches              | 5. Salisbury Steak, potatoes, wax beans, wheat bread, pears     | 6. Hot Dog & Beans, hot dog rolls, coleslaw, pineapple chunks   | 7. Baked scrod, potatoes, peas, wheat rolls, mixed fruit        | 8. Beef stew, mixed vegetables, potatoes, biscuits, yogurt          |
| 9. Roast turkey, gravy, stuffing, potatoes, peas, wheat bread, peaches | 10. Chicken Ala King, rice, biscuits, pears                     | 11. VETERANS DAY<br>CLOSED                                           | 12. Chicken legs, potatoes, carrots, wheat roll, juice, pudding | 13. Stuffed peppers, corn, wheat bread, apricots                | 14. Florentine fish, rice, green beans, wheat roll, fruit salad | 15. Hamburger w/ onions, potatoes, peas, wheat bread, cookie, juice |
| 16. Baked ham, sweet potatoes, peas, rye bread, pears                  | 17. Swedish meatballs, pasta, green beans, wheat bread, peaches | 18. Mac & Cheese, stewed tomatoes, broccoli, garlic bread, fruit cup | 19. Stuffed cabbage, corn, wheat bread, pineapples              | 20. Chicken breast filet, potatoes, carrots, rye bread apricots | 21. DINNER<br>DANCE                                             | 22. Cheese ravioli, green beans, wheat bread, yogurt                |
| 23. Roast pork, potatoes, peas, rye bread, Jell-O                      | 24. American chop suey, beets, garlic bread, oranges            | 25. Pork chops, potatoes, wax beans, rye bread, mixed fruit          | 26. Chicken cacciatore, rice, carrots, wheat bread, peaches     | 27. THANKS-GIVING<br>CLOSED                                     | 28. .CLOSED                                                     | 29. Chicken patties, rice, potatoes, wheat bread, oranges           |
| 30. Roast beef, potatoes, green beans, rye bread, pears                | <i>November</i>                                                 |                                                                      |                                                                 |                                                                 |                                                                 |                                                                     |

## Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You **MUST** call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

## Grocery Trips to Market Basket

Tuesdays and Thursdays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3p.m. to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.

## **Falls and Older Adults: 5 Myths Busted**

Many people think falls are a normal part of aging. The truth is they are not – most falls can be prevented by learning a few steps to stay safe. “Serious falls are not an inevitable part of growing older. With education, an action plan, and a support system, we all can be healthy and safe as we age.” Falls are a major public health concern for the growing aging population. Every 29 minutes, an older adult dies from a fall; every 14 seconds an older adult is treated in an emergency room for a fall-related injury. Falls are costly and can cause older adults to lose their independence.

**Myth 1:** Falling is something normal that happens as you get older.

**Reality:** Falls are not a normal part of aging. Studies show that a combination of interventions can significantly reduce falls among older adults, including:

- Engaging in a physical activity program with balance, strength training, and flexibility components
- Consulting with a health professional about a falls risk assessment
- Reviewing medications periodically
- Getting vision and hearing checks annually
- Making sure the home environment is safe and supportive



**Myth 2:** Falling happens to other people, not to me.

**Reality:** Many people think, “It won't happen to me.” But the truth is that one in three older adults—about 12 million—falls every year in the U.S.

**Myth 3:** Muscle strength and flexibility can't be regained.

**Reality:** While we do lose muscle as we age, exercise can partially restore strength and flexibility. It's never too late to start a graduated exercise program that includes balance training.

**Myth 4:** Taking medication doesn't increase my risk of falling.

**Reality:** Medication may increase a risk of falling by sometimes making a person dizzy or sleepy. Talk to a health care provider about potential side effects or the interactions of medications.

**Myth 5:** I don't need to talk to family members or my health care provider if I'm concerned about my risk of falling.

**Reality:** Falls prevention is a team effort. Talk with a doctor, family, and anyone else in a position to help. Let them know about your concerns and together take steps to reduce risk including removing hazards in the home, finding a fall prevention program in the community, or setting up a vision exam.

Senior centers and other community-based organizations across the country host proven programs that help older adults gain strength, improve balance, and build confidence to help them prevent falls and preserve their independence.

The Lowell senior center is host to many wellness classes that help in the aid of fall prevention such as Tai Chi, Bone Builders, Yoga, Getting Fit & Staying Fit and more!

### **Tufts Medicare Preferred Information Table**

Tuesday, November 4th,  
10:00 am—12:00 pm

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

### **Personal Computer/ Tablet Assistance with Pierre**

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



### **CTI Bone Builders Class**

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*

# PUZZLES & more...



*Photos courtesy of Arthur Toupin*  
Halloween Costume Contest  
The annual Halloween Dinner Dance was held last month and some of the participants are shown above and the next page.

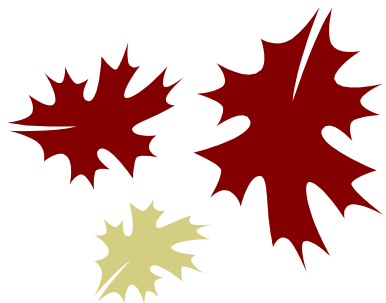
Pictured to the left in her annual costume is "The Crazy Old Lady" Betty Martin.




## ALL IN A WORD

- T** for time- to be together, turkey, talk and tangy weather.
- H** for harvest stored away, Home and hearth and holiday.
- A** for autumn's frosty art, and abundance in the heart.
- N** for neighbors and November, nice things, new things to remember
- K** for kitchen, kettles croon-with kith and kin expected soon.
- S** for sizzles, sights and sounds and something special that abounds.

That spells THANKS...for joy of living and a jolly good Thanksgiving.  
Aileen Fisher





**ACROSS**

1. Repose
5. Urban transportation choice
8. Dull, constant pain
12. Play opener: 2 wds.
13. Concern for Woods
14. Beam happily
15. Insurance payments
17. Wish (for)
18. Excellent

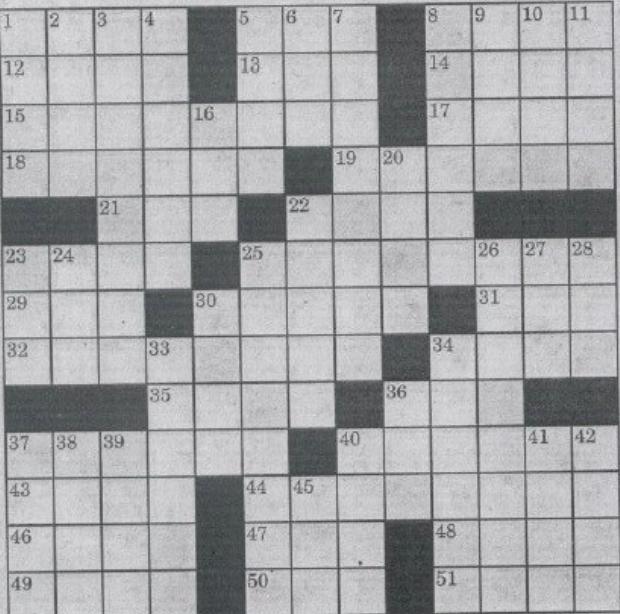
19. "In other words...": 2 wds.
21. Lode extract
22. Feathery scarves
23. Bakes in the sun
25. Business decline
29. Certain Ivy League alum
30. Sensitive spots
31. Skier Tommy
32. Scattered wastepaper
34. Collude in (a crime)
35. Corrosive stuff
36. According to
37. Begins
40. Mother —

43. Lean to one side
44. Put off the track
46. Surface measurement
47. Can be found
48. Choral voice
49. Hibernating creature
50. "Whoopee!"
51. Scottish gal

**DOWN**

1. Emulates Dr. Dre
2. Neutral hue
3. "Hurry up!": 3 wds.
4. Race officials
5. Members only organization

6. Center in the cross hairs
7. Conferred
8. Horror-struck
9. Thicken, as cream
10. Southwest Indian
11. Lambs' mas
16. Hot temper
20. — Brinker
22. Uninterested
23. — Aviv
24. The Greatest of boxing
25. "Pillow Talk" actress: 2 wds.
26. Parasol, for one
27. Caviar ingredient
28. Court barrier
30. Denomination
33. Dental calculus
34. Reception booster
36. Leguminous seed
37. Sidewalk section
38. It may be a spare
39. On a whale watch, perhaps
40. Low card
41. Decides on, as a date
42. Hooplas
45. Studied spell



Answers page 16

Pictured below on the water bike is  
Terry Clarke



Pictured above is Im Sok

Senior Center Gym  
Gets — Heavy ... Workout

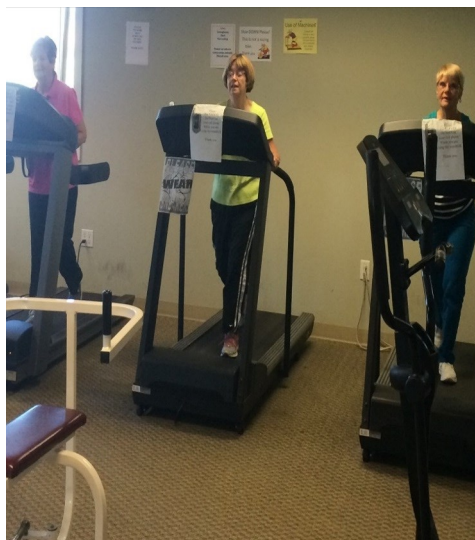
The busiest place at the Lowell Senior Center is, no doubt; the gym on the second floor...for five days a week from 6:00 A. M. to 4:00 P. M. To enroll to use simply fill out an "exercise waiver" for the gym and a swipe card from Tara in office and off you go! Oh, did I mention it's free? The only catch is you must be 60 years old or older, It features over 20 pieces of equipment to help your exercise regime.



Thank you to our wonderful volunteer Pedro Perez pictured above who oversees the Gym Monday–Friday in the morning hours.



Pictured above & below are many of our gym members.



Above is best female costume winner  
Bridgett & partner Frank Ianuzzo



The Roaring 20's couple above is  
Nancy Katin & Arthur Kostoulakos



Earl  
Livingston

Best Male  
costume of  
the Monster  
Mash

# Take Control of Your Health: 6 Steps to Prevent a Fall

*Every **15 seconds**, an older adult is seen in an emergency department for a fall-related injury.*

## 1

### Find a good balance and exercise program

Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for referrals. Find a program you like and take a friend.



## 2

### Talk to your health care provider

Ask for an assessment of your risk of falling. Share your history of recent falls.



## 3

### Regularly review your medications with your doctor or pharmacist

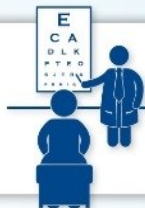
Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.



## 4

### Get your vision and hearing checked annually and update your eyeglasses

Your eyes and ears are key to keeping you on your feet.



## 5

### Keep your home safe

Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.



## 6

### Talk to your family members

Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue.



To learn more, visit [ncoa.org/FallsPrevention](http://ncoa.org/FallsPrevention).



**Apply now for the  
Massachusetts  
Rental Voucher  
Program waiting list**

Applications will be accepted until 5pm on November 3, 2014

All applications, received on time, will be placed in a lottery to determine placement on the waiting list. The date of applications will not affect the waiting list placement.

Reasonable accommodations and language assistance will be available upon request.

Community Teamwork, Inc. is located at 17 Kirk St. Lowell, MA 01852. for more info, call: 978.654.5617

***Building Communities,  
Changing Lives***

## Puzzle on page 14



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[www.lowellma.gov/seniors](http://www.lowellma.gov/seniors)



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## The Four Biggest Mistakes When Enrolling in Medicare

**Mistake 1:** *Signing up too late for Medicare and its parts.*

**Open enrollment for Medicare drug plans ENDS on December 7th.**

**Mistake 2:** *Guessing when picking specific plans.* It can be very difficult and time-consuming to compare all of the plans that are available to you. Many people try to do their homework, get frustrated, and then “give up and guess.” Choosing a Medicare plan is too important to leave to guesswork. Take the time to review your health insurance needs before your first—and every subsequent—enrollment period.



**Mistake 3:** *Not applying for extra help.* Millions of older adults are eligible for billions of dollars in programs that can help them pay for their prescriptions and health insurance premiums, deductibles, and coinsurance. If your income in retirement is modest, you should apply for Federal and or State assistance.

**Mistake 4:** *Not re-evaluating your coverage every year.* Unfortunately, insurance companies can make changes to policies every year. Just because your doctor and medications are covered this year doesn’t automatically mean they will be covered next year. Studies show that the average consumer could save \$300 or more annually if they review their Part D coverage. Make sure to confirm cost, copays, coinsurance, covered providers, and prescription drugs.

**Call 978-674-1172 to make an appointment with a SHINE counselor.**